

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

On re the Application of:

WIEST ET AL.

Serial No.: 10/630,857

Filed: July 31, 2003

For: SYSTEMS AND METHODS FOR
MULTI-LEVEL BUSINESS
PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants wish to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith.

The undersigned believes that this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicants do not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Information Disclosure Statement is filed, please accept this Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit Account No. 50-1390, under Order No. SRE0004-US and proceed to consider this Information Disclosure Statement.

Serial No.: 10/630,857
Art Unit: 3629

Attorney's Docket No.: SRE0004-US
Page 2

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.


Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over any referenced document, should it be applied against the claims of the present application.

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Tel: (703) 770-7606

Date: March 23, 2004

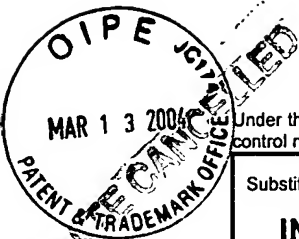
Respectfully submitted,

WIEST ET AL.

By:  #43475
for: Michael D. Bednarek
Registration No. 32,329

MDB/SPA/ge

Document #: 1277415 v.1



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 4

Complete if Known

Application Number	10/630,857
Filing Date	July 31, 2003
First Named Inventor	WIEST ET AL.
Art Unit	3629
Examiner Name	Not Yet Assigned
Attorney Docket Number	SRE0004-US

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number- Kind Code ² (if known)			
		US-5,191,522	03/02/1993	Bosco et al.	
		US-5,573,244	11/12/1996	Mindes	
		US-5,704,045	12/30/1997	King et al.	
		US-5,732,397	03/02/1998	Detore et al.	
		US-5,752,236	05/12/1998	Sexton et al.	
		US-5,752,237	05/12/1998	Cherny	
		US-5,754,980	05/19/1998	Anderson et al.	
		US-5,806,042	09/08/1998	Kelly et al.	
		US-5,839,113	11/17/1998	Federau et al.	
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		20010027437	10/04/2001	Turbeville et al.	
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		20010053986	12/20/2001	Dick	
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		20020069077	06/06/2002	Brophy et al.	
		20020069155	06/06/2002	Nafeh et al.	
		20020077866	06/20/2002	Javerlhac	
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		20020078046	06/20/2002	Uluakar et al.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/630,857
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		First Named Inventor	WIEST ET AL.
		Art Unit	3629
		Examiner Name	Not Yet Assigned
Sheet 2	of 4	Attorney Docket Number	SRE0004-US

U.S. PATENT DOCUMENTS					
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		Number- Kind Code ² (if known)			
		20020082874	06/27/2002	Go	
		20020082875	06/27/2002	Best-Devereux	
		20020091553	07/11/2002	Callen et al.	
		20020091624	07/11/2002	Glodjo et al.	
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		20020111833	08/15/2002	Dick	
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		20020143584	10/03/2002	Lundegren	
		20020147670	10/10/2002	Lange	
		20020152098	10/17/2002	Evans et al.	
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		20020188540	12/12/2002	Fay et al.	
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		20020194098	12/19/2002	Stiff et al.	
		20020194131	12/19/2002	Dick	
		20020198802	12/26/2002	Koresko, V	
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		20030065540	04/03/2003	Callen et al.	
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		20030074235	04/17/2003	Gregory	
		20030078815	04/24/2003	Parsons	
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		20030083908	05/01/2003	Steinmann	
		20030083972	05/01/2003	Williams	
		20030083975	05/01/2003	O'Grady et al.	
		20030088430	05/08/2003	Ruark	
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		20030125108	07/03/2003	Groz	
		20030126155	07/03/2003	Parker et al.	

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
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				Examiner Name	Not Yet Assigned
				Attorney Docket Number	SRE0004-US
Sheet	3	of	4		

[illegible][illegible]

Examiner Signature	Date Considered
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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		Art Unit	3629
		Examiner Name	Not Yet Assigned
		Attorney Docket Number	SRE0004-US
Sheet	4	of	4

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		"Questions of reinsurance. A short guide," produced by Swiss Re Publishing (1998), Swiss Reinsurance Company, Mythenquai 50/60, PO Box CH-8022 Zurich, Switzerland	<input type="checkbox"/>
		"Overview of Riskclick," http://www.riskclick.com	<input type="checkbox"/>
		"Reinsurance for the Third Millennium," http://marketing.r13k.com	<input type="checkbox"/>
		"Inreon," http://www.inreon.com	<input type="checkbox"/>
		"Smartfac," http://www.smartfac.com	<input type="checkbox"/>
		"Platform - eReinsure," http://www.ereinsure.com	<input type="checkbox"/>
		"Insurance and Reinsurance Industry Business Methods and Software Intellectual Property Prior Art," December 2001 (Lincoln National Reassurance Company)	<input type="checkbox"/>
		"ManageReinsurance User Guide," version 1.1 (December 5, 2001)	<input type="checkbox"/>
		R. GRUNIG and P. HALL, "An introduction to rating casualty business," Swiss Reinsurance Company, Zurich (2000)	<input type="checkbox"/>
		"An introduction to reinsurance," Swiss Reinsurance Company (1996)	<input type="checkbox"/>

Examiner Signature		Date Considered	
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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SRE0004-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

WIEST ET AL.

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Filed: July 31, 2003

For: SYSTEMS AND METHODS FOR
MULTI-LEVEL BUSINESS
PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

IDENTIFICATION OF COPENDING APPLICATION(S)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants wish to identify the following copending application or applications which may contain technical subject matter related to that of the present invention:

<u>Serial No.</u>	<u>Filed</u>	<u>Attorney Docket No.</u>	<u>Patent No.</u>
09/967,045	10/01/2001	SRE0001-US	
10/267,942	10/10/2002	SRE0002-US	
10/660,644	09/12/2003	SRE0005-US	
10/718,615	11/24/2003	SRE0006-US	

This identification is not to be construed as a waiver of confidentiality as to the cited application now or upon issuance of the present application as a patent. The Examiner is

Serial No.: 10/630,857
Art Unit: 3629

Attorney's Docket No.: SRE0004-US
Page 2

respectfully requested to consider the cited copending application or applications and the art cited therein during examination of the present application.

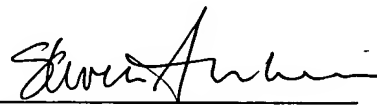
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OTHER RELATED APPLICATION.**

SHAW PITTMAN LLP
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McLean, VA 22102
Tel: (703) 770-7606

Respectfully submitted,

WIEST ET AL.

Date: March 23, 2004

By:  #43475
For: Michael D. Bednarek
Registration No. 32,329

MDB/SPA/ge

Document #: 1277429 v.1